

**INSTRUCTION.**

**A LADY FOR 40-PENNMANSHIP AND ARITHMETIC**—  
for three months 75 lessons instruction, or double extra book-  
keeping, lessons unlimited, 10¢ commutation for all branches  
of bookkeeping, and 10¢ for bookkeeping and penmanship writing lessons,  
16 lessons. Academics Ed Bowers, N. Y., 238 Fulton street,  
Brooklyn, penmanship and skilful teacher, Col-  
LEINE has a superior.—Newspost News.

**A LADY DESIRES AN ENGAGEMENT TO TEACH**  
French in a good school; can give lessons in music and  
also to sing, capable, to objection to go South. Address E. J.  
Herald office.

**A LADY—WHO TEACHES FRENCH, GERMAN AND**  
Italian languages, drawing and the rudiments of music,  
wishes to obtain a situation as visiting governess.  
Best references given. Address X. C. box 801. Post  
office.

**A LADY OF EXPERIENCE IN TEACHING THE**  
English branch of French, Spanish and music, wishes to  
obtain an engagement as governess. Address 660 Broadway.  
Post office. Address box 3,991 Post office.

**ROUTING ROOMS FOR BOOKS, BOOKS, BOOKS**  
and business affairs. C. C. MARSH, 348 Broadway,  
Circulars with terms, on application.

**DAILY GOVERNMENT—WANTED IMMEDIATELY**  
a German lady, aged about thirty-five, who would under-  
take to instruct children in French and other years of age  
to have experience, and teach French, German and English;  
to be able to sing and play on the piano. Address 173  
others need apply at 173 Everett House, from 9 to 12 o'clock,  
all references required.

**FRENCH AND ENGLISH**  
BOARDING AND DAY SCHOOL.  
No. 26 West Thirty-ninth st., near Fifth avenue.  
Mrs. WILLIAMS will respond her school on

**FRENCH INSTITUTE FOR YOUNG GENTLEMEN,**  
168 and 170 West Thirty-seventh street, between Seventh  
and Eighth avenues. This boarding and day school, classical  
and commercial, will be opened on September 15. There is a  
primary department.

Professor NOEL BERGEER, Director.

**FRENCH LANGUAGE.—MONSIEUR AND MADAME**  
DUBOS will reopen their conversational and beginners' classes on Monday, Sept. 19. Ladies' meetings three times a week; gentlemen's six. Evening classes. Private lessons for that of the day.  
—DUBOS, 42 West Twenty-fourth street.

**GOVERNOR.—A LADY, EXPERIENCED IN TEACHING** English, desires an engagement in a family resident in New York, Brooklyn or Jersey City, to teach the English language, music and French, for which her own board would be received in compensation. For particulars, apply to a Private Lesson for that of two little girls, aged 8 and 6. Address, for three days, E. L. box 891 Post office, N. Y.

**INSTRUCTION IN THE FRENCH, SPANISH AND**

**MRS. H. MACATLAY, NO. 4 EAST TWENTY-FIRST STREET, NEW YORK CITY**, has a French boarding school with rooms for French and English boarding and day school, Monday, September 18.

**MRS. J. COULTER'S FRENCH AND ENGLISH BOARDING SCHOOL**, 150 West 12th Street, will receive students, September 15, at 275 Fifth Avenue, corner of Thirty-first Street.

**MESSERS. LEPIENASSE AND DE LANSAULEN FRENCH BOARDING SCHOOL**, 115 and 121 Clinton place, reopened. New scholars are admitted only under fourteen years of age; the majority of the boys belong to the best French families in the United States. The pupils are taught by two English professors. The junior department is under the maternal care of the mother. Longmeadow.

**MRS. J. V. CAUCHOIS' FRENCH AND ENGLISH BOARDING SCHOOL**, 115 and 121 Clinton place, reopened. New scholars are admitted only under fourteen years of age; the majority of the boys belong to the best French families in the United States. The pupils are taught by two English professors. The junior department is under the maternal care of the mother. Longmeadow.

**M**ONSIEUR DE LA GRAND-VILLE FRENCH BOARDING-school—classical and commercial—Hudson terrace, Hoboken, N. J.

**N**EW YORK ACADEMY FOR YOUNG LADIES, 678 Broadway, will re-open September 15. Tuition from \$50 per year in English, including vocal music, from \$5 to \$11 per month; Latin, \$3; French, \$5; other modern languages, the student's choice; painting in oil or water colors, \$5; drawing, \$2.  
N. Y. LEAN, Principal.

**S**CCHOOL AND HOME EDUCATION.—FRENCH AND English instruction by correspondence.

**SELECT SCHOOL—A SEMINARY FOR YOUNG LADIES** will be opened on Monday, September 19, at No. 134 East Nineteenth street. The usual English branches will be taught, including music, French, Spanish, drawing and painting, and needlework. Terms will be reasonable, adapted to persons of moderate means.

**THE MISSES PALACHES FRENCH AND ENGLISH** boarding and day school, 183 West Twenty-eighth street, between Eighth and Ninth avenues, will re-open on Monday, Sept. 12.

**NO PARENTS AND GUARDIANS—A LADY, LONG** accustomed to the care and instruction of children, is desirous of receiving three boarders and educating them.

**TO LEAD TEACHERS—A LADY HAVING A SELECT** school wishes to secure the services of a person competent to teach the English branches, French, drawing and painting; she would also accommodate them for the winter with one or two apartments if desired. Address Music Teacher, Union Square Post office.

**VISITING TEACHER—A LADY, ACCUSTOMED TO** tuition, is desirous of an engagement in a family to teach French and English, drawing, and painting. Good references. Address V. T., Brooklyn Post office.

**DANCING ACADEMIES.**

**A. DODDROT'S DANCING ACADEMIES,**  
No. 806, BROADWAY, NEW YORK.

No. 12 IN MONTAGUE PLACE, BROOKLYN.  
**NEW YORK WEDNESDAYS AND FRIDAYS,** commencing Sept. 24.  
**BROOKLYN ON TUESDAYS AND FRIDAYS,** commencing Sept. 25.  
**Private class for ladies at 11 A. M.; class for children at 3 P. M.; for gentlemen at 8 P. M.**  
 Families desiring to send their school classes attended.  
 Circulars may be had at either of the academies.  
**Mr. DOWDORTH takes great pleasure in calling attention to** the enlargement of the Brooklyn establishment. The large room has nearly doubled its former capacity, and the first-class proportion. Great attention has been given to the adoption of the most improved and successful method of instruction, and added to this duty is, in addition, the instruction of the first-class, such exercises and dances as would have the most salutary effect upon the figure, walk and general deportment of one placed under his charge.

**FERRELL'S DANCING ACADEMIES**

West Fourteenth street, N. Y., and 122 Clinton St., Brooklyn.  
The above academy will open in New York on the 8th of  
October, and on the 11th of October, at 53 1/2 P. M.  
schools and private classes attended. Pupils can enter any  
time during the season. Sources given for reference. For circulars  
apply at the academies.

**DE GARMO BROOKLYN DANCING ACADEMY,**  
361 BROOME STREET,  
Ladies meet TUESDAY EVENING, 5 to 8 P. M.  
and GENTLEMEN, 7 to 10 1/2 P. M.  
Children WEDNESDAYS and SATURDAYS, 3 to 6 P. M.  
Ladies primary instruction, 10 to 11 P. M. BROOKLYN.  
Private lessons at hours not occupied by classes.  
The latest dances are advertised regularly from Europe, and  
the pupils are given the advantages in perfecting themselves  
in which they could expect to receive from masters of the art on  
their side of the Atlantic.

**THE OPENING SOIREE WEDNESDAY EVENING, Sept. 21.**

**MR. CHARRAULT'S DANCING ACADEMY. No. 54**  
East Thirteenth street, will re-open on Saturday, Oct. 16,  
12 o'clock, for children at 3 1/2 P. M. for young ladies  
and young gentlemen, and on Tuesday, the 15th, at 3 for  
children, and at 8 P. M. for gentlemen. Circulars can be ob-  
tained at the academy.

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**FINANCIAL.**

**AUGUST BELMONT & CO. BANKERS, NO. 80 WALL**  
street, issue letters of credit for travellers, available in all  
parts of the world, through Messrs. Rothschild, of Paris, Lon-  
don, Frankfurt, Naples and Vienna, and their correspondents.

**WELLS, BIGG & CO., 52 Broadway, New York and California Ex-  
change Company.**

**DIVIDEND.—OFFICE OF THE PHENIX FIRE INSURANCE Company, Brooklyn, September 13, 1889:** The directors have declared a dividend of ten per cent, payable on demand at their branch office, 62 Wall street, New York.

**PHILANDER SHAW, Secretary.**

**FLORIANANDA, FLORIDA, RAILROAD BONDS FOR sale,** with coupons attached, paying 8 per cent per annum, semi-annually, a 7½ office of Messrs. RICE & CO., 100 ISAAC DAVEGA, 62 William street.

**BOLDERS OF UNITED STATES COUPON FIVE PER cent bonds,** redeemable in 1874, issued under date of June 1, 1885, may exchange the same for insured stock of same value, on terms ascertainable on application to DUNCAN, HARRIS & CO.

**H. FREERICKS & CO.,** 100 WALL STREET, NEW YORK.

(branch house of De Jersey & Co., Manchester, England),  
**ISSUE DRAFTS ON LONDON**  
**THREE DAYS' SIGHT AND AT SIXTY DAYS' SIGHT**  
**MILLIONS OF DOLLARS UNCLAIMED IN THE BANK**  
**OF ENGLAND, wanting heirs; advertised since 1867; pedi-**  
**grees, names, arms found, painted and engraved.**

**H. HAYS, Heraldry and best of kin office 449 and 451**  
**roadway, N. Y.**  
**RIGHT AND TIME BILLS ON ALL THE SOUTHERN**  
**CITIES purchased by DUNCAN, SHERMAN & CO.**  
**LONDON BROK, BROS. & CO.**  
**AMERICAN BANKERS,**  
 40 Rue Chausse, d'Antin, Paris, France.  
**EBEN'S TRAVEL, 24 Place saint, room No. 28.**  
**\$800 OR \$1,000 WANTED—ON NEW BROOKLYN**

**\$1,800.** FOR SALE, A FIRST BOND AND MORTGAGE on three cottages bonds and lots on Madison Avenue, Centre, Conn. 1000 ft. frontage; house and mortgage for sale; discount allowed; property worth double; interest promptly paid; bondmen first rate in both requirements. Address Money, Herald office.

**\$7,000.** TO \$10,000 WANTED—ON VALUABLE IMPROVED LEASED PROPERTY on Broadway, worth \$100,000. Apply on the premises, 695 Broadway, 4th floor.

**\$50,000.** TO LEAD, ON BOND AND MORTGAGE, for a term of years, in one or more suits to applicants, and to sell real estate in this city or Brooklyn. Apply to S. R. BROAD, 11 Wall Street.

**55,000 TO LOAN—AT SIX AND A HALF PER CENT** interest, on bond and mortgage on first class productive or unproductive real estate in this city (no one more than \$5000). Apply to JOHN P. CONNERY, office of the People's Fire Insurance Company, 68 Wall street.

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**SEAGRAMS AND TOBACCO.**

**READ, READ, AND THEN DON'T FAIL TO TRY** some of the finest Havana cigars, only 3c. each. Also Holland gins, 2c. per bottle; London Dock port wine, 4c. per bottle; brandy, 6c. all pure as imported. Sold at No. 57 Wall street, under Fulton Bank, New York.